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<b>TRANSMITTAL FORM</b>		Application Number	10/046,094
		Filing Date	1/10/2002
		First Named Inventor	Jeff Eder
		Art Unit	3623
		Examiner Name	Andre Boyce
		Attorney Docket Number	AR - 44
(to be used for all correspondence after initial filing)			
Total Number of Pages in This Submission	18		

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Remarks Managing Credit Risk excerpt (5 pages), Gates tries to inspire future techies (3 pages)		

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm Name	Asset Trust, Inc.		
Signature	/B.J. Bennett/		
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Date	9/4/2005	Reg. No.	

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